

CLAIMS

1. A contract mediating method comprising:

a first step of a mobile communication terminal receiving
5 a request for an electronic-commerce contract through a mobile
communication network;

a second step of said mobile communication terminal, in
response to said request for the contract, prompting a user to enter
information required for the contract; and

10 a third step of transmitting said information required for
the contract entered by said user to a server of an institution which
provides a service by contract.

2. A contract mediating method according to Claim 1, further
15 comprising:

a fourth step of transmitting information on approval or
denial of the contract from said server of the institution which
provides the service by contract to said mobile communication
terminal through said mobile communication network, the server
20 having received said information required for the contract;

a fifth step of, when said contract is approved, transmitting
information required for electronic-commerce transactions
prescribed in the contract from said server of the institution which
provides the service by contract to said mobile communication
25 terminal through said mobile communication network; and

a sixth step of said mobile communication terminal receiving
said information required for electronic-commerce transactions
prescribed in the contract, and storing the information in a memory.

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3. A contract mediating method according to Claim 1,

wherein said second step comprises:

a step of receiving, through said mobile communication network, entry screen information for prompting said user to enter
5 said necessary information; and

a step of displaying said entry screen information on its screen.

4. A contract mediating method according to Claim 3,

10 wherein said entry screen information are stored in said server of the institution which provides the service by contract.

5. A contract mediating method according to Claim 3,

15 wherein said entry screen information is stored in a relaying device for relaying data exchanges between said mobile communication terminal and said server of the institution which provides the service by contract.

6. A contract mediating method according to Claim 1,

20 further comprising a step of conducting user authentication of said user of said mobile communication terminal.

7. A contract mediating method according to Claim 1,

wherein said contract is a credit card contract.

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8. A contract mediating method according to Claim 1,

wherein said mobile communication terminal is a mobile telephone.

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9. A contract mediating method according to Claim 2,

wherein said fifth step comprises:

a step of storing in a memory within said mobile communication network said information required for electronic-commerce transactions that are transmitted from said server of the institution which provides the service by contract;

a step of said mobile communication terminal requesting for obtaining of said information required for electronic-commerce transactions; and

a step of, when the obtaining of said information required for electronic-commerce transactions has been requested from said mobile communication terminal, transmitting said information required for electronic-commerce transactions that are stored in said memory to said mobile communication terminal through said mobile communication network.

10. A contract mediating method according to Claim 2,

wherein said fourth step comprises a step of determining approval or denial of said contract based on said information required for contract that have been entered by said user.

11. A contract mediating method according to Claim 10,

wherein said server of the institution which provides the service determines approval or denial of said contract.

12. A contract mediating method according to Claim 10,

wherein a relaying device for relaying data exchange between said mobile communication terminal and said server of the institution which provides the service determines approval or

denial of said contract.

13. A contract mediating method according to Claim 2,
wherein said first to sixth steps are conducted without
5 intercepting a call.

14. A contract mediating method according to Claim 2,
wherein after conducting said first to third steps, a call
is once disconnected; and

10 wherein a call is connected again at a later time so as to
conduct said fourth to sixth steps.

15. A mobile communication network for relaying data exchanges
between a mobile communication terminal and a server of an
15 institution which provides a service, comprising:

means for transmitting to said mobile communication terminal,
in response to a request from a user of said mobile communication
terminal for a electronic-commerce contract, screen information for
prompting to enter information required for the contract; and

20 means for receiving said information required for the
contract from said mobile communication terminal, and transmitting
the information to said server of the institution which provides
the service.

25 16. A mobile communication network according to Claim 15, further
comprising:

means for receiving information on approval or denial of the
contract in response to said request for the contract from said
server of the institution which provides the service, and

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transmitting the information to said mobile communication terminal;
and

means for, when said contract is approved, receiving said
information required for electronic-commerce transactions
5 prescribed in the contract from said server of the institution which
provides the service, the information being transmitted to said
mobile communication terminal.

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